

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jeffrey Nartic
Jennifer Nartic
Debtor(s)**

Bankruptcy Case No.: 18-24415-GLT
Issued Per 5/23/2019 Proceeding
Chapter: 13
Docket No.: 61 - 52
Concil. Conf.: May 23, 2019 at 11:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 23, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,606.00 as of June, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on May 23, 2019 at 11:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms: The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount, to be determined by Trustee to pay in full: Claim No. 8 and 12 of Toyota Motor.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

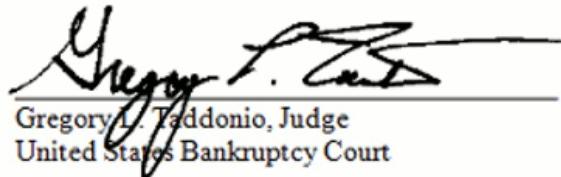
C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory L. Taddonio, Judge
United States Bankruptcy Court

Dated: May 29, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Jeffrey Nartic
 Jennifer Nartic
 Debtors

Case No. 18-24415-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 2
 Total Noticed: 50

Date Rcvd: May 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2019.

db/jdb +Jeffrey Nartic, Jennifer Nartic, 1228 Plummer School Road, West Newton, PA 15089-2025
 14947260 +Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
 14962066 +Berkheimer & Associates, PO Box 25153, Lehigh Valley, PA 18002-5153
 14947261 Bureau Of Account Mana, Bureau Of Account, Camp Hill, PA 17011
 14947264 +Citizens Bank, PO Box 42008, Providence, RI 02940-2008
 14962070 +Citizens Bank, PO Box 42002, Providence, RI 02940-2002
 15007554 +Citizens Bank, N.A. s/b/m to, Citizens Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
 14962072 +Citizens One Home Loans, 10561 Telegraph Road, Glen Allen, VA 23059-4577
 14962071 +Citizens One Home Loans, PO Box 42111, Providence, RI 02940-2111
 14962075 Dawn Nartic, 108 First Street, Allenport, PA 15412
 14947268 +First National Bank of Pennsylvania, c/o AAS Debt Recovery Inc., 2526 Monroeville Blvd. Ste. 205, Monroeville, PA 15146-2371
 14962078 +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
 14962079 +Mercantile, PO Box 9054, Williamsville, NY 14231-9054
 14947270 +Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
 14947272 +Nwide Recvry, 3000 Kellway Dr, Carrollton, TX 75006-3305
 14969875 +OSLA o/b/o U.S. Dept. of Education Direct Loans, c/o OSLA Student Loan Servicing, PO Box 18475, Oklahoma City, OK 73154-0475
 14947273 +Ok Student Loan Author, 525 Central Park Drive, Oklahoma City, OK 73105-1723
 14962086 +State Of Ohio, 6305 Emerald Parkway, Dublin, OH 43016-3241
 14947278 +THE RECEIVABLE MGMT SVS, 240 EMERY ST, Bethlehem, PA 18015-1980
 14962090 +Tempoe, 1750 Elm St #1200, Manchester, NH 03104-2907
 14947279 +Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
 14975616 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14947280 +Transitions Healthcare North Huntingdon, 8850 Barnes Lake Road, Irwin, PA 15642-3166
 14979561 +Trinity Health Systems, c/o Fidelity Properties, Inc. Agent, 885 S. Sawburg Ave., Ste. 103, Alliance, OH 44601-5905
 14948754 +U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
 14975649 UPMG Health Services, PO Box 1123, Minneapolis, MN 55440-1123
 14947282 +Washington Co Drs, 100 W Beau St, Washington, PA 15301-4432
 14962096 +Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
 14947285 +Westmoreland County Tax Claim Bureau, 2 N Main St #406, Greensburg, PA 15601-2417
 15015151 +Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Ave. Ste. 109, Greensburg, PA 15601-2341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14966327 +E-mail/Text: bnc@atlascq.com May 30 2019 03:16:04 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 14947262 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 30 2019 03:24:08 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 14948598 +E-mail/Text: bankruptcy@cavps.com May 30 2019 03:17:40 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14947265 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 30 2019 03:16:25 Comenity Bank/womnwthn, PO Box 182789, Columbus, OH 43218-2789
 14947266 +E-mail/Text: ccusa@ccuhome.com May 30 2019 03:16:00 Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
 14962076 +E-mail/Text: mrdiscen@discover.com May 30 2019 03:16:03 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14947267 +E-mail/Text: eblymiller@fidelitycollections.com May 30 2019 03:15:57 Fidelity Properties In, 885 S Sawburg Ave Ste 10, Alliance, OH 44601-5905
 14947269 +E-mail/Text: bankruptcydpt@mcmcg.com May 30 2019 03:17:15 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 14975574 +E-mail/Text: bankruptcydpt@mcmcg.com May 30 2019 03:17:15 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 14947271 +E-mail/Text: Bankruptcies@nragroup.com May 30 2019 03:18:30 National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
 14947274 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 30 2019 03:24:59 Portfolio Recovery, POB 12914, Norfolk, VA 23541
 14982031 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 30 2019 03:24:15 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14947275 +E-mail/PDF: gcsedi@recoverycorp.com May 30 2019 03:23:57 Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
 14947276 +E-mail/PDF: gcsedi@recoverycorp.com May 30 2019 03:23:59 Syncb/low, Po Box 956005, Orlando, FL 32896-0001
 14947277 +E-mail/PDF: gcsedi@recoverycorp.com May 30 2019 03:23:57 Syncb/nationwd/brand D, C/o Po Box 965036, Orlando, FL 32896-0001
 14947281 +E-mail/Text: bankruptcydepartment@tsico.com May 30 2019 03:18:05 Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
 14947263 E-mail/Text: creditreconciliation@peoples.com May 30 2019 03:17:17 Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604
 14947284 +E-mail/Text: bankruptcy@firstenergycorp.com May 30 2019 03:17:21 West Penn Power, 76 South Main Street, Akron, OH 44308-1817

District/off: 0315-2

User: dbas
Form ID: 149

Page 2 of 2
Total Noticed: 50

Date Rcvd: May 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14947283	+E-mail/Text: bankruptcy@firstenergycorp.com May 30 2019 03:17:21	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248
14962097	+E-mail/Text: bankruptcy@firstenergycorp.com May 30 2019 03:17:21	West Penn Power, 800 Cabin Hill Dr, Greensburg, PA 15601-1689

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Citizens Bank, N.A. s/b/m Citizens Bank of Pennsyl
cr	Toyota Motor Credit Corporation
cr*	+Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
14962065*	+Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
14969552*	+Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
14962067*	Bureau Of Account Mana, Bureau Of Account, Camp Hill, PA 17011
14962068*	+Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14962073*	+Comenity Bank/womnwthn, Po Box 182789, Columbus, OH 43218-2789
14962074*	+Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14966437*	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14962077*	+Fidelity Properties In, 885 S Sawburg Ave Ste 10, Alliance, OH 44601-5905
14962080*	+Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14962081*	+Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
14962082*	+National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14962083*	+Nwide Recvry, 3000 Kellway Dr, Carrollton, TX 75006-3305
14962084*	+Ok Student Loan Author, 525 Central Park Drive, Oklahoma City, OK 73105-1723
14962085*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, POB 12914, Norfolk, VA 23541)
14962087*	+Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14962088*	+Syncb/low, Po Box 956005, Orlando, FL 32896-0001
14962089*	+Syncb/nationwd/brand D, C/o Po Box 965036, Orlando, FL 32896-0001
14962091*	+THE RECEIVABLE MGMT SVS, 240 EMERY ST, Bethlehem, PA 18015-1980
14962092*	+Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
14981093*	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14962093*	+Transitions Healthcare North Huntingdon, 8850 Barnes Lake Road, Irwin, PA 15642-3166
14962094*	+Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
14962069*	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604)
14962095*	+Washington Co Drs, 100 W Beau St, Washington, PA 15301-4432
14962098*	+West Penn Power, 76 South Main Street, Akron, OH 44308-1817
14962099*	+Westmoreland County Tax Claim Bureau, 2 N Main St #406, Greensburg, PA 15601-2417

TOTALS: 2, * 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Joint Debtor Jennifer Nartic ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com/willislr88866@notify.bestcase.com
Lawrence W. Willis on behalf of Debtor Jeffrey Nartic ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com/willislr88866@notify.bestcase.com
Mary F. Kennedy on behalf of Creditor Citizens Bank, N.A. s/b/m Citizens Bank of Pennsylvania
mary@javardianlaw.com, tami@javardianlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trusteedpa.com

TOTAL: 6